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PART-I

Notifications, Orders and Declarations by Haryana Government

HARYANA GOVERNMENT

AGRICULTURE AND FARMERS WELFARE DEPARTMENT

Notification

The 29th August, 2023

No. 10089-A-Stat.— The Governor of Haryana is pleased to notify the crops, indemnity level, sum insured, insured unit, premium rates and seasonality disciplines etc. for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the State for Kharif 2023 & Rabi 2023-24 in Cluster-III, as per Administrative Approval of Govt. of India, Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare *vide* their reference No.13015/02/2015-Credit II, dated 28.02.2020, as under:-

1. Crops

Kharif	Rabi
Paddy	Wheat
Bajra	Gram
Maize	Barley
Cotton	Mustard
Moong	Sunflower

2. Cluster

The PMFBY Scheme will be implemented in the State on a cluster approach basis. The entire State has been divided into 3 clusters. The districts included in Cluster-III are as under: -

Cluster-III
Yamuna Nagar
Panipat
Palwal
Bhiwani
Fatehabad
Jhajjar
Mewat
Charkhi Dadri

3. Insurance Unit (IU)

The PMFBY will operate on the principle of “Area Approach” in the Insurance Unit (IU). The IU will be the revenue estate (village). In case of Moong crop, the Insurance Unit will be the District. The Moong covering districts are Bhiwani, Charkhi Dadri & Fatehabad.

4. **Enrollment of Farmers:** -The scheme is optional for all Loanee and Non-Loanee farmers. The scheme will work on the "Opt-out" mode for the existing loanee farmers. The farmers can choose not to be enrolled under the Scheme, by giving a signed declaration as per prescribed format, mentioning his/her unwillingness to participate in the schemes any time during the year for the upcoming season but at least 7 days before the cut-off date for enrolment/debiting premium. If application is received within 7 days of cut-off date for enrolment, then farmer will be exempted from enrolment for the next crop season. Farmers can use available Communication mediums for communicating their willingness for “opt-out”, however, they will ensure that their willingness is received and recorded by the bank within the aforesaid prescribed period. Bank shall also maintain proper records of farmer declarations and share the data for opt-out farmers to the Department as per the requirement.

In case of non-loanee farmers can submit his/her application online (Self) and through intermediators (CSC) with valid documents issued by Department.

5. Coverage of Risks: -

The following crop risks/loss are covered under the Scheme.

- i. **Localized Calamities:** Loss/damage to notified insured crops resulting from occurrence of identified localized risks of Hailstorm, Inundation and Cloud burst affecting isolated farms in the notified area. Inundation peril is not applicable in case of hydrophilic crops like Paddy, Sugarcane as per condition mentioned in 21.5.10 (Note 2) of Revamped Operational Guideline of Pradhan Mantri Fasal Bima Yojana.
- ii. **Standing Crop (Sowing to Harvesting):** Comprehensive risk Insurance is provided to cover all type of yield losses due to non-preventable risks, viz. Drought, Flood, Inundation, widespread Pests and Disease attack, Storm/Hailstorm etc. Yield losses will be assessed through Crop Cutting Experiment.
- iii. **Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread/small bundled condition in the field after harvesting against specific perils of Hailstorm, Cyclonic rains and Unseasonal rains.
- iv. **Time Frame for Intimations:** Farmers should intimate about their crop loss under localized calamity within 72 hrs. from the date of loss/incident. In case of public holiday, next working day will be considered for submitting offline application. All localized intimation of the farmers will route through PMU Portal irrespective of any mode of receipt of intimation.
- v. **General exclusions:** Losses arising out of war and nuclear risks, malicious damage and other preventable risks.
- vi. **Risk inception date: -** The risk under PMFBY will commence from the date of notification of the scheme or date of commencement of season whichever is earlier.
- vii. **Add-on coverage:** Add-on coverage for crop losses due to attack by wild animals: The add-on coverage will be optional for the farmers and notional premium will be borne by the farmer. Add on coverage for crop loss due to attack by wild animal will be subjected to SOP issued by GoI.
- viii. Localized calamities and post-harvest losses will be assessed on the basis of individual insured farm level. The Individual complaints are not required for widespread calamities i.e. Pests and Disease attack. Claims will be calculated based on the Crop Cutting Experiment/Average Yield at village level submitted by department and Haryana Space Application Centre or other State Government designated agencies.

If localized calamities occurred during Crop Cutting Experiments, then the same procedure (Localized Calamities) will be followed for conducting the loss survey and claim assessment will be applicable as in before harvesting period.

6. Implementing Agency

1.	Cluster-III	Kshema General Insurance Company
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7. Indemnity level

The indemnity level will be 90% for Kharif 2023 and Rabi 2023-24.

8. Threshold Yield: - Threshold yield for calculation of claim under wide spread calamities will be same for the contract period.

I) Threshold & Actual Yield for Paddy will be given in Rice.

II) Threshold & Actual Yield for Cotton will be given in Lint.

9. Assessment of Yield of Cotton crop will be based on Minimum two pickings. In case zero Yield is reported during Crop Cutting Experiment on first picking, then zero Yield will be mentioned for first picking and if team observes that some further yield will be possible then team will visit for second picking and record the yield in the CCEs receipt.

In case of cotton crop, all possible pickings are mandatory for yield-based claims but Extrapolation will not be applicable where picking is not possible after two pickings. It shall be clearly mentioned on CCE receipt at the time of CCE that no more pickings are available after this picking.

10. Sum Insured

The Sum Insured per hectare of notified crops will be given as under:-

(Rs. Per Hectare)

Kharif		Rabi	
Crop	2023	Crop	2023-24
Paddy	96371	Wheat	72896
Bajra	46456	Mustard	48927
Maize	49421	Barley	46456
Cotton	98595	Gram	35830
Moong	43243	Sunflower	49421

11. Farmers Premium: -

Farmer's premium will be 1.50% for Rabi, 2% for Kharif crops and 5% for Cotton crop. Cluster wise, District wise, crop wise Farmers Share, State, Share, and Central Share is mentioned in Annexure- 'A'.

12. Subsidy:

The difference between the actuarial premium rate and farmer share would be equally borne by the State Government and Central Government in the ratio of 50:50 as per OGs of PMFBY.

13. Irrigated/Non-Irrigated: All area in Haryana will be considered as irrigated area.**14. Claim liability:**

I. Implementing Agency shall be responsible to settle all the admissible claims due to the conditions/eventualities as detailed in revamped operational guidelines of PMFBY. Implementing agency shall be responsible for payment of claims up to the ceiling as mentioned in the revamped operational guidelines of PMFBY. The claim should be settled within the prescribed time limits after receipt of yield data i.e. after 30 days of receiving yield data. Penal interest @ 12% per annum will be recovered on admissible pending claims amount, if Insurance Companies keep claims pending beyond 30 days after providing yield data to Insurance Company and releasing all admissible subsidies for the crops.

II. Insurance company cannot withhold claim percentage more than pending state share of subsidy percentage for the concerned season.

15. Bank Services Charges:

CSC/Bank services charges will be applicable as per revamped Guideline issued by Govt. of India.

16. Seasonality discipline: -

The seasonality discipline for Kharif 2023 to Rabi 2023-24 is as under: -

Sr. No.	Activity	Kharif	Rabi
1.	Start of enrolment of farmers for the season (as per crop calendar)	From 1st April of respective year.	From 1st October of respective year.
2.	Cutoff date for opt out option by Farmers	24 July of respective year.	24 December of respective year.
3.	Cut-off date for intimation of change of insured crop by the farmer.	2 working days prior to cut-off date for debit/collection of premium from farmers	2 working days prior to cut-off date for debit/collection of premium from farmers
4.	Cut-off date for receipt of Application of farmers/debit of premium from farmers account by all stakeholders including banks/PACS/CSC/ Insurance agent/online enrolment by farmers etc.	31st July of respective year.	31st December of respective year.
5.	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective insurance company and uploading of details of individual covered farmers on crop insurance Portal by Bank Branches/CSC (CBs/RRBs/DCCBs/PACs), followed by SMS to all insured farmers from portal.	Within 15 days from cut-off date for enrolment of farmers i.e. 15th August, for Kharif and 15th January for Rabi of respective year.	
6.	Cut-off date for electronic remittance of farmer premium to insurance companies for farmers covered on voluntary basis by designated insurance Agents and uploading of details of individual covered farmers on crop insurance portal.	within 48 hours of receipt of application & Premium	
7.	Cut-off date for CSCs/Banks/intermediary to correct/update the paid application intimated by ICs on Crop insurance portal.	Within 7 days from the date of intimation by ICs.	
8.	Sharing of detailed information of claims with bank branches & other Stakeholders from Crop insurance portal.	Within 7 days of approval of claim by ICS.	
9.	Cut-off date for refund of excess premium on account of data not uploading on the portal, crop mismatch etc.	60 days from cut-off date of enrolment for respective season.	
10.	Cut-off date for refund of premium to farmers account of rejection policies due to short coming in documents	Within 60 days from cutoff date of enrollment for respective season.	

17. Use of Technology: -

1. The actual yield for assessment of crop loss will be used as weighted average yield of Crop Cutting Experiment and Technology based yield in 70:30 ratio in Wheat and Paddy crop only. In case technology average yield not provided by the service provider than Crop Cutting Experiment average yield will be final to claim calculation. For other crops the average yield will be calculated on basis of Crop Cutting Experiments.
2. Haryana Space Application Centre (HARSAC) will be Technical Implementation Partner (TIP) for estimation and validation of yield.
3. SAC, Ahmedabad, will be the Mentor Institute for Technology Rollout (MITR) for the adoption of technical approaches for yield assessment.
4. In case of any unavoidable discrepancies/objection raised by field staff/Insurance Companies in crop cutting experiments of Wheat and Paddy crop, then technology based average yield will be final, if technology based average yield not received then higher unit will be considered as average yield as per Operational Guidelines (OGs). The number of crops may be added in future, after recommendation/approval of GoI/ State Government.

18. Role of Insurance Company:

- (i) The selected insurance company shall provide farmers wise list with additional column on the data of NCI portal i.e. if rejected then reason for rejection, localized intimation number if intimated by the farmers, claim amount of localized intimation, claim status, UTR number, AY, TY Claim amount UTR number, date of payment & reason of withheld claim as per requirement of Department.
- (ii) The selected insurance company shall intimate to the farmers about the name, area, crop, Crop village, account number and premium deducted through SMS in their respective mobile numbers and also provide the policy status like approval of policy, reverted or rejected if any time to time to the farmers.
- (iii) Joint Call Centre will be established by selected insurance company at Panchkula with at least 8 seats for approval of State Government. The recurring expenditure will be shared by all selected insurance company. Implementing Agency's own call centers/seats will not be considered under this clause.
- (iv) Publicity & Awareness expenditure as per Clause 26.4.8 of the Operational Guidelines must be calculated based on premium paid by the State & Legitimate plan have to be submitted in the month of April first week for both seasons yearly. Finalization of vender for publicity and awareness Programme of PMFBY will be shared with Directorate office.
- (v) Haryana Space Application Centre or other State Govt. designated agencies will be implementing agency for technological interventions such as dense network of Automatic Weather Station (AWS) and Rain Gauges as per the insured area requirement to provide yield assessment as per OG clause 2.16 during implementation period. Cost technological intervention will be borne by Insurance company as per OG clause 2.13.
- (vi) Insurance Company will deploy one person on at least 10 villages in Crop Cutting Experiments and shall submit list to Deputy Director of Agriculture in time. Insurance Companies representatives or their deployed staff must have ID card and authority letter from concerned insurance company.
- (vii) Insurance Company shall deploy a nodal officer at district/State Level exclusively for CM Window/RTI Reply & other mistletoes query/ Reply in timely. In case of CM window/ RTI the reply must be submitted on 3-4 days and Lok Sabha/Vidhan Sabha question reply must be submitted on the same day.
- (viii) Insurance Company shall deploy a competent and well conversant officer to attend the all District and State level meetings.
- (ix) The selected Insurance Company must deploy well qualified and trained persons at Block level. Implementing Agency must open exclusive offices at district and block level with visible sign board after due clearance of respective DDA., Common Service Centre Offices, Banks Branches, General Insurance offices will not consider as offices in this category as per OG clause 22.1.5(3) & 22.1.5(5).
- (x) Insurance Company will establish a helpdesk at each block with dedicated qualified manpower to support farmers' grievances, intimations, queries, etc.
- (xi) Input cost for assessment of loss under localized calamities will be providing by the Department.
- (xii) **Objection time period**
 - (a) Farmers can raise his objection in written to the office of Deputy Director Agriculture within 144 hours (6 days) after survey of localized calamity/Crop Cutting Experiment/Post Harvesting Loss, similarly Insurance Company can raise objection on survey of localized calamity/Crop Cutting Experiment/Post Harvesting within 96 hours (4 days) after that no objection will be entertained.
 - (b) On the objection raised by farmers/insurance company the concerned Deputy Director Agriculture will constitute a committee for the resurvey in above mentioned cases & Committee decision will be final. The committee will submit resurvey report within 3 days after raising the objection by any concerned.
- (xiii) **Penal Provision:**
 - (a) Insurance Company have to follow the seasonality discipline and provision of Operational Guidelines and instructions issued by the Government from time to time to ensure benefit of the Scheme is reached within stipulated timelines. Non adherence of the guidelines and cut-off dates shall attract penalty as envisaged in the Operational Guidelines.

- (b) The Insurance Company can accept/reject the application within 60 days from cut-off date (31st July for Kharif and 31st December for Rabi or as extended), if Insurance Company found any discrepancy in the farmers application, then insurance company shall intimate objection to individual farmers as well as to Bank/CSC about nature of objection. If farmers fail to submit required document/information within 7 days, Insurance company may reject the policy. Insurance company must provide details of each rejected policies to the Department and must refund premium to farmers within time given in OGs. However, in all circumstances all policies must be decided either accepted/rejected by 30th September for Kharif and 28th/29th February for Rabi.
- (c) Insurance company shall intimate each farmer about discrepancy in his enrollment application and farmer wise field/documents/crop/land verification short coming shall also be intimated to Department of Agriculture & Farmers Welfare, if concerned farmer did not provide the valid proof of documents to the Insurance Company within 7 days after that Insurance Company can reject the cases and refund the premium to the farmers within next 7 days after rejection. Any rejection will not be acceptable after 60 Days (30th September for Kharif and 28th/29th February for Rabi) of last date of enrollment date.
- (d) The Insurance Company cannot take up the case of over insurance without any valid proof, they should have valid reasons for over insurance of each individual field / farmer / application with facts, otherwise no over insurance case will be entertained after 60 days (30th September for Kharif and 28th/29th February for Rabi).

19. Role of the State Government

- (i) The cut-off date of harvesting will be declared by the Concerned Deputy Director Agriculture in his districts at least one month prior to the starting date of Harvesting in his district in every season.
- (ii) Any officers of Agriculture Department deployed by the Deputy Director Agriculture by the district level will be considered as representative of Department.
- (iii) Deputy Directors of Agriculture will be the Nodal Officer of the Scheme at District level and fully responsible for monitoring of scheme in the respective district.
- (iv) Deputy Director of Agriculture will ensure that the Localized/post harvesting/ CCEs slip should be shared with insurance companies' representative and farmer on the field/during the survey.
- (v) Department shall try to conduct CCEs through CCE Agri. App.

20. General Terms and Conditions:

- i. The selected Insurance Company will execute Service Level Agreement/MoU with the State Government / its representative which will remain valid for the entire crop insurance period or till the settlement of all claims of that particular season (Kharif or Rabi) whichever is later.
- ii. Implementing Agency must have to abide all the terms & conditions of the tender, each deficiency of services will have marking to disqualification/barring that Insurance Company from next tender process.
- iii. Selected Insurance Company has to follow the seasonality discipline and provision of Revamped Operational Guidelines and instructions issued by the Government from time to time to ensure benefit of the scheme reaches within stipulated timelines. Non-adherence of the guideline and cut-off dates should attract penalty as envisaged in the Operational Guidelines.
- iv. Smart sampling will be carried out as per the direction of Govt. of India.
- v. All grievances will be addressed/resolved in District level Monitoring Committee and Insurance companies are bound to compliance the decision within 15 days or appeal in higher appealing authorities after issuing the minutes of the DLMC. After 15 days Insurance Company is liable to pay the claim to farmers as per decision of DLMC. No appeal will be entertained after this period & the decision of DLMC will be final.
- vi. The Insurance Company shall follow all terms and conditions of the tender and non-compliance of the condition a penalty will be determine by SLCCCI as per seriousness of conditions.

21. ASSESSMENT OF LOSS/SHORTFALL IN YIELD

The procedure mentioned in the OGs will be followed for assessment of loss/shortfall in yield.

(a) STANDING CROP (WIDE SPREAD CALAMITIES)

- (i) Shortfall in yield will be calculated by comparing the Threshold Yield with the Actual Yield estimated through Crop Cutting Experiments (CCEs). The CCEs will be under taken for different crops on a scale decided by the State Government keeping in view the acreage covered in the scheme in different IUs/Blocks/districts/State.
- (ii) In cases where required number of CCEs could not be conducted due to non-availability of adequate cropped area, the yield estimate for such IUs will be made by adopting the yield of next higher unit i.e. Block/District/State. If the area in the block is also inadequate, the yield of the district will be adopted. If the area in the district is also inadequate, the yield of the State average will be adopted.
- (iii) In case of 'On Account Payment of claims due to Mid-Season Adversity', the State Government will issue damage notification keeping in view the likely loss caused to the crops, rain fall data, crop condition reports by field officials, media reports etc.
- (iv) A Committee under the Chairmanship of SDO (Civil) with Deputy Director Agriculture, Tehsildar concerned and a representative of the Insurance Company as members will submit a report about the eligibility for 'On Account Payment' to the Director of Agriculture and Farmers' Welfare, Haryana through the Deputy Commissioner, as and when such adversity occurs.
- (v) 'On Account Payment' of claims will not be admissible if the adversity occurs within 15 days before the normal harvest time of the specified/notified crop.

(b) POST HARVEST LOSSES

- (i) The assessment of yield loss will be on individual plot basis in case of occurrence of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread' condition, up to a maximum period of 14 days from harvesting.
- (ii) The Implementing Agency will appoint Loss Assessors in sufficient number having the qualifications provided in OGs, for assessment of losses due to the operations of post-harvest losses.
- (iii) The loss will be jointly assessed by a team comprising of the Block Agriculture Officer, Loss Assessors and the concerned farmer. In case loss assessor is not sent by Insurance Company within time, then other two members can assess the loss survey.

(c) LOCALIZED RISKS

- (i) The assessment of yield loss will be on individual plot basis in case of occurrence of localized perils/calamities viz Hailstorm, Inundation and Cloud burst affecting part of the IU or a plot.
- (ii) The Implementing Agency will appoint Loss Assessors in sufficient number having the qualifications provided in OGs, for assessment of losses due to the operations of localized risks.
- (iii) The loss will be jointly assessed by a team comprising of the Block Agriculture Officer, Loss Assessors of the Insurance Company and the concerned farmer.
- (iv) If the affected area under a cropped/Sown area is more than 25% of the total insured area in the IU, all the eligible farmers as per Para 21.5.8.3 of the Revamped OGs, would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the Committee of SDO (Civil), Deputy Director Agriculture, Tehsildar concerned and a representative of the Insurance Company of affected area).
- (v) In case the representative of the implementing agency, whenever part of a committee, is not available/ does not attend the meeting of the Committee or accompany during inspections, the other members of the committee will take appropriate decision with the prevailing fact and circumstances, which will be final.

22. Collection of Proposal and Premium from Farmers

- (i) The bank branches will submit the consolidated proposals to the implementing agencies well within the stipulated cut-off dates and also upload the soft copy of insured details in crop insurance portal. The declarations/proposals format shall contain the details as per the format provided in the crop insurance portal.
- (ii) The banks will also submit a weekly progress report of the number of farmers insured, area covered and premium collected to the Director Agriculture and Farmers' Welfare, Haryana & the concerned implementing agencies.
- (iii) For any reason if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least 2 days before the cut-off date for buying insurance, through the Bank/Insurance Company/Insurance intermediary.

23. Monitoring of the scheme

- (i) The Insurance Company will ensure that about 5% of the beneficiaries are verified by their Regional Offices/Local level Offices and report is sent to the District Level Monitoring Committee (DLMC).
- (ii) The DLMC will cross verify at least 10% of the beneficiaries and send report to the Director, Agriculture and Farmers' Welfare Department, Haryana.
- (iii) 1 to 2% of the beneficiaries will be verified by the Head Office of the Insurance Company and report sent to the Central Government.

24. ROLES AND RESPONSIBILITIES OF VARIOUS AGENCIES

The roles and responsibilities of various agencies i.e. Central Government, State Government, Insurance Company, Financial Institutions/ Banks, Insurance agents and Farmers will be as mentioned in the OGs.

- 25.** In view of the cancellation of tender in respect of Cluster-III by the Government, the notification issued vide No. 1626-Agri.II(1)-2023/5890 Dated 25.07.2023 will stand modified to that extent.

(Sd.)...,

Additional Chief Secretary to Government of Haryana,
Agriculture and Farmers Welfare Department.

Annexure-A
Sum Insured, Premium and Subsidy
Cluster-III

Year 2023-24

Sr. No.	District	Season	Crop	Sum Insured (Rs/ Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Fatehabad	Kharif	Cotton	98595	4929.75	9854.57	9854.57	19709.14	24638.89
			Paddy	96371	1927.42	481.855	481.855	963.71	2891.13
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
			Moong	43243	864.86	685.40	685.40	1370.80	2235.66
		Rabi	Wheat	72896	1093.44	699.80	699.80	1399.60	2493.04
			Barley	46456	696.84	5456.255	5456.255	10912.51	11609.35
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	89.58	0.00	0.00	0.00	89.58
			Sunflower	49421	242.16	0.00	0.00	0.00	242.16
2.	Bhiwani	Kharif	Cotton	98595	4929.75	9854.57	9854.57	19709.14	24638.89
			Paddy	96371	1927.42	2144.255	2144.255	4288.51	6215.93
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
			Moong	43243	864.86	685.40	685.40	1370.80	2235.66
		Rabi	Wheat	72896	1093.44	3644.80	3644.80	7289.60	8383.04
			Barley	46456	227.63	0.00	0.00	0.00	227.63
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	537.45	4208.235	4208.235	8416.47	8953.92
			Sunflower	49421	741.315	5557.3925	5557.3925	11114.785	11856.10
3.	Jhajjar	Kharif	Cotton	98595	4929.75	1671.185	1671.185	3342.37	8272.12
			Paddy	96371	1898.51	0.00	0.00	0.00	1898.51
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
		Rabi	Wheat	72896	182.24	0.00	0.00	0.00	182.24
			Barley	46456	116.14	0.00	0.00	0.00	116.14
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	89.58	0.00	0.00	0.00	89.58
			Sunflower	49421	741.315	5557.3925	5557.3925	11114.785	11856.1

Sr. No.	District	Season	Crop	Sum Insured (Rs/ Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
4.	Mewat	Kharif	Cotton	98595	4929.75	9677.10	9677.10	19354.20	24283.95
			Paddy	96371	905.89	0.00	0.00	0.00	905.89
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
		Rabi	Wheat	72896	182.24	0.00	0.00	0.00	182.24
			Barley	46456	696.84	5456.255	5456.255	10912.51	11609.35
			Mustard	48927	122.32	0	0	0	122.32
			Gram	35830	537.45	4143.74	4143.74	8287.48	8824.93
			Sunflower	49421	741.315	5557.3925	5557.3925	11114.785	11856.1
5.	Palwal	Kharif	Cotton	98595	246.49	0.00	0.00	0.00	246.49
			Paddy	96371	1898.51	0.00	0.00	0.00	1898.51
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	0.00	0.00	0.00	988.42
		Rabi	Wheat	72896	182.24	0.00	0.00	0.00	182.24
			Barley	46456	116.14	0.00	0.00	0.00	116.14
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	537.45	4143.74	4143.74	8287.48	8824.93
			Sunflower	49421	741.315	5557.3925	5557.3925	11114.785	11856.1
6.	Panipat	Kharif	Cotton	98595	4929.75	9854.57	9854.57	19709.14	24638.89
			Paddy	96371	221.65	0.00	0.00	0.00	221.65
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
		Rabi	Wheat	72896	182.24	0.00	0.00	0.00	182.24
			Barley	46456	696.84	5372.635	5372.635	10745.27	11442.11
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	89.58	0.00	0.00	0.00	89.58
			Sunflower	49421	741.315	5557.3925	5557.3925	11114.785	11856.1
7.	Y.Nagar	Kharif	Cotton	98595	4929.75	9854.57	9854.57	19709.14	24638.89
			Paddy	96371	221.65	0.00	0.00	0.00	221.65
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
		Rabi	Wheat	72896	182.24	0.00	0.00	0.00	182.24
			Barley	46456	696.84	5372.635	5372.635	10745.27	11442.11
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	89.58	0.00	0.00	0.00	89.58
			Sunflower	49421	123.55	0.00	0.00	0.00	123.55

Sr. No.	District	Season	Crop	Sum Insured (Rs/ Hect.)	Premium (Rs. /Hect.)				
					Farmer's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
8	Charki Dadri	Kharif	Cotton	98595	4929.75	8873.55	8873.55	17747.10	22676.85
			Paddy	96371	1927.42	1325.10	1325.10	2650.20	4577.62
			Bajra	46456	929.12	5214.685	5214.685	10429.37	11358.49
			Maize	49421	988.42	5498.085	5498.085	10996.17	11984.59
			Moong	43243	864.86	685.40	685.40	1370.80	2235.66
		Rabi	Wheat	72896	1093.44	718.025	718.025	1436.05	2529.49
			Barley	46456	696.84	5372.635	5372.635	10745.27	11442.11
			Mustard	48927	122.32	0.00	0.00	0.00	122.32
			Gram	35830	89.58	0.00	0.00	0.00	89.58
			Sunflower	49421	741.315	5557.3925	5557.3925	11114.785	11856.1

Conversion of Farmers share in Acres/Kanal/Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.